

United States Bankruptcy Court

District of

Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle):

BURROW, Floyd R.

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the debtor in the last 6 years (include married, maiden and trade names):

All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):

Soc. Sec./Tax I.D. No. (If more than one, state all):

7426

Soc. Sec./Tax I.D. No. (If more than one, state all):

Street Address of Debtor (No. and street, city, state, zip):

5670 W. Lake Street
Apt # 910
Chicago, IL 60644

Street Address of Joint Debtor (No. and street, city, state, zip):

County of Residence or
Principal Place of Business:

COOK

County of Residence or
Principal Place of Business:

Mailing Address of Debtor (If different from street address):

Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor
(If different from addresses listed above)

Information Regarding Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district

Type of Debtor (Check all boxes that apply)

- ☒ Individual ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other

Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ § 304-Case ancillary to foreign proceeding.

Nature of Debt (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☐ Full Filing Fee attached.
☒ Filing Fee to be paid in installments (Applicable to individuals only)

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101.
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3

Statistical/Administrative Information (Estimates Only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15 ☒ 16-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1000-over ☐

Estimated Assets

\$0 to \$50,000 ☒ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$100 million ☐ More than \$100 million ☐

Estimated Debts

\$0 to \$50,000 ☒ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$100 million ☐ More than \$100 million ☐

FOR COURT USE ONLY

2060 20 1007 25 415 21 1007 25 415

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Burrow, Floyd R.
Debtor

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☒ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

The Credit Counseling agency schedules a monthly class for Certification of clients, which do not have a computer, and/or are not computer literate. I am not computer literate and therefore I am forced to take the next available class which is scheduled for 05/14/2009.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Floyd R. Burn

Date: 04/14/2009

B6D (Official Form 6D) (12/07) – Cont.

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In re Burrow, Floyd L.
Debtor

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>N/A</u>			<u>N/A</u> VALUE \$				<u>N/A</u>	<u>N/A</u>
ACCOUNT NO. <u>N/A</u>			<u>N/A</u> VALUE \$				<u>N/A</u>	<u>N/A</u>
ACCOUNT NO. <u>N/A</u>			<u>N/A</u> VALUE \$				<u>N/A</u>	<u>N/A</u>
ACCOUNT NO. <u>N/A</u>			<u>N/A</u> VALUE \$				<u>N/A</u>	<u>N/A</u>
ACCOUNT NO. <u>N/A</u>			<u>N/A</u> VALUE \$				<u>N/A</u>	<u>N/A</u>
ACCOUNT NO. <u>N/A</u>			<u>N/A</u> VALUE \$				<u>N/A</u>	<u>N/A</u>
Sheet no. _____ of _____ continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal(s) ▶ (Total(s) of this page) Total(s) ▶ (Use only on last page)							\$ <u>N/A</u> \$ <u>N/A</u>	\$ <u>N/A</u> \$ <u>N/A</u>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) - Cont.

In re BORROW, Floyd R.
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
N/A			N/A				N/A	N/A	N/A
Account No.									
N/A			N/A				N/A	N/A	N/A
Account No.									
N/A			N/A				N/A	N/A	N/A
Account No.									
N/A			N/A				N/A	N/A	N/A
Subtotals (Totals of this page)							\$ N/A	\$ N/A	N/A
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$ N/A		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$ N/A	\$ N/A

In re: *BURROW, Floyd R*

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 100351830 Austfn Bank of Chicago 5645 W. Lake Street Chicago, IL 60644-1977			07/05/2007 Checking Account		\$ 1,843.96
A/C # 604-129952 America's Financial Center 6 N. Austin Blvd Oak Park, IL 60302			Pay Day loan 07/01/2007		\$ 1,281.64
A/C # 14991 Sun Cash of Wisconsin Chicago, IL 60639 (773) 237-3131			Pay Day loan 10/17/01		\$ 890.00
A/C # 09181 Payday loan - Chicago Chicago, IL 60651 (773) 486-5400			Pay Day loan 10/16/01		\$ 2,389.00
A/C # 11488 CHK INTO Cash - 04031 Chicago, IL 60635 (773) 237-4121			Pay Day loan 09/25/01		\$ 1,563.00
A/C # 225708 Loan Point USA (800) 351-8820			Pay Day loan 07/25/07		\$ 1,365.00
A/C # Payday Back Cash loans - Com East Side Lenders 103 Foulk Rd. Wilmington, DE 19803			Pay Day loan 07/05/07		\$ 1,475.00
A/C # 100351830 Sign my loan. com GR Enterprises (GRE) (877) 995-1400			Pay Day loan 06/22/07		\$ 1,361.00
A/C # 8133560 Geneva Roth Ventures (800) 351-8820 x 224 (800) 351-8820			Pay Day loan 07/03/07		\$ 1,172.00
Sheet no. _____ of _____ sheets attached to Schedule of Creditors Holding Nonpriority Claims.					Subtotal -> (Total of this page) \$ 13,340.60
* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C. ** If contingent, enter C; if unliquidated, enter U; if disputed, enter D.					Total -> \$

In re: *Burrow, Floyd R*

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # <i>760719 P</i> <i>Chicago Housing Authority</i> <i>74 E 43rd St.</i> <i>Chicago, IL 60653</i>			<i>Rental lease</i> <i>05/01/2009</i> <i>(312) 742-8500</i>		<i>\$19,110.00</i>
A/C # <i>0034588837</i> <i>TAJK American</i> <i>P.O. Box 2356</i> <i>Omaha NE 68103 - 2356</i> <i>(877) 536-7968</i>			<i>Telephone Co.</i> <i>03/15/2007</i>		<i>\$450.00</i>
A/C # <i>245649</i> <i>TSI</i> <i>P.O. Box 2471681</i> <i>Columbus, OH 43224-7168</i>			<i>Telephone Co.</i> <i>06/15/2006</i>		<i>\$560.00</i>
A/C # <i>502514867</i> <i>T Mobile</i> <i>P.O. Box 742596</i> <i>Cleveland, OH 44174-2596</i>			<i>Telephone Co.</i> <i>02/15/2008</i>		<i>\$750.00</i>
A/C # <i>AT&T Consumer Services</i> <i>P.O. Box 1300</i> <i>West Chicago, IL 60186</i> <i>(866) 334-1039</i>			<i>Telephone Co.</i> <i>03/15/2003</i>		<i>\$850.00</i>
A/C # <i>7235283467</i> <i>Fifth Third Bank</i> <i>840 S. Oak Park Ave</i> <i>Oak Park, IL</i> <i>(708) 848-6700</i>			<i>Checking Account</i> <i>06/15/2007</i>		<i>\$950.00</i>
A/C # <i>016231526</i> <i>Allied Interstate</i> <i>P.O. Box 5023</i> <i>New York, NY 10163</i> <i>(800) 760-0434</i>			<i>Charge Card</i> <i>02/11/2009</i>		<i>\$9.35</i>
A/C # <i>05M1683878</i> <i>City of Chicago</i> <i>Department of Water</i> <i>City Hall</i> <i>Chicago, IL 60606</i>			<i>Water bill - Judgment</i> <i>5542 W. Congress Pkwy</i> <i>Chicago, IL 60644</i>		<i>\$4,000.00</i>
A/C #					

Continuation Sheets attached.

Subtotal ->
(Total of this page)*\$4,530.35*

Total ->

\$.

* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

** If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re BURROW, Floyd R.
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4506653059 Chatter One Bank 810 S. Oak Park Ave. Oak Park, IL 60301 (817) 242-7837			01/2006 Checking A/c				\$600.00
ACCOUNT NO. 7235283467 First Bank 724 Harrison Oak Park, IL 60301 (708) 524-2325			03/2006 Checking A/c				\$700.00
ACCOUNT NO. 000032043892203 Chase Bank 1048 W. LAKE ST. Oak Park, IL 60301 (708) 524-3514			06/2005 Checking Account				\$3,800.00
ACCOUNT NO. 02441108401 AFNI, INC. 404 Brock Dr. P.O. Box 3517 Bloomington, IL 61702			02/25/2009 Checking Account Chatter One Bank				\$557.89
ACCOUNT NO. SANFORD KAHN, LTD 180 N. LA SALLE ST. CHICAGO, IL 60601 (312) 263-6778			03/03/2009 LAW FIRM				\$1,800.00

Sheet no. ___ of ___ continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal▶ \$7,457.89

Total▶ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

30,328.84